



Community Rating System Saves Dollars, Property and Lives

Full Mitigation Best Practice Story

Placer County, California

Roseville, CA - With the realization that implementing the Community Rating System (CRS) program was not much more than the cost of implementing good floodplain management, the City of Roseville joined the CRS and is currently rated at Class 5, giving residents outside the Special Flood Hazard Area (SFHA) a ten percent reduction on their flood insurance premium, and a 25-percent reduction to residents within the SFHA.



One of the biggest advantages of the CRS is that it creates partnerships. In joining the CRS, the City of Roseville was able to bring together different mitigation stakeholders and garner support within the city government for supporting hazard mitigation planning. Key components of Roseville's mitigation program are: floodplain mapping; stringent building codes/regulations; a flood early warning system, and public outreach in the form of annual mailings describing what to do before, during, and after a flood and providing information on flood insurance.

Floodplain mapping is used in conjunction with other hazard mitigation activities. When mapping the floodplains, it is assumed that there is full build out of the contributing drainage sheds. Regulations stipulate that newly developed areas must drain completely and not cause any flood damage to homes even if the stormwater drainage system is completely blocked. Additionally, any development outside, but adjacent to the floodplain must be built two feet above the base flood elevation.

The development of a flood early warning system is an integral part of the mitigation program. When a 100-year flood event occurred in 1995, over 300 water rescues were performed. After the development of the system, in 1997 when another 100-year storm event occurred, no water rescues were needed.

Since joining the CRS, the City of Roseville has implemented a successful mitigation program that has returned 80 to 90 percent of the floodplain to open space, reduced repetitive loss properties from 24 to two, implemented a flood early warning system, and raised public awareness about flood insurance and hazard mitigation.

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region IX**

State: **California**

County: **Placer County**

City/Community: **Roseville**

Key Activity/Project Information

Sector: **Public**
Hazard Type: **Flooding**
Activity/Project Type: **Community Rating System Activity; Floodplain Management**
Activity/Project Start Date: **01/1997**
Activity/Project End Date: **Ongoing**
Funding Source: **Community Rating System (CRS)**
Funding Recipient: **Local Government**
Funding Recipient Name: **City of Roseville**

Activity/Project Economic Analysis

Cost: **Amount Not Available**

Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **Yes**
Federal Disaster #: **1046 , 03/12/1995**
Value Tested By Disaster? **Yes**
Tested By Federal Disaster #: **No Federal Disaster specified**
Year First Tested: **1997**
Repetitive Loss Property? **Yes**

Reference URLs

Reference URL 1: **<http://www.fema.gov/business/nfip/crs.shtm>**
Reference URL 2: **<http://www.floodsmart.gov/>**

Main Points

- With the realization that implementing the Community Rating System (CRS) program was not much more than the cost of implementing good floodplain management, the City of Roseville joined the CRS and is currently rated at Class 5, giving residents outside the Special Flood Hazard Area (SFHA) a ten percent reduction on their flood insurance premium, and a 25-percent reduction to residents within the SFHA.
- Key components of Roseville's mitigation program are: floodplain mapping; stringent building codes/regulations; a flood early warning system, and public outreach in the form of annual mailings describing what to do before, during, and after a flood and that provide information on flood insurance.
- The development of a flood early warning system is an integral part of the mitigation program.

